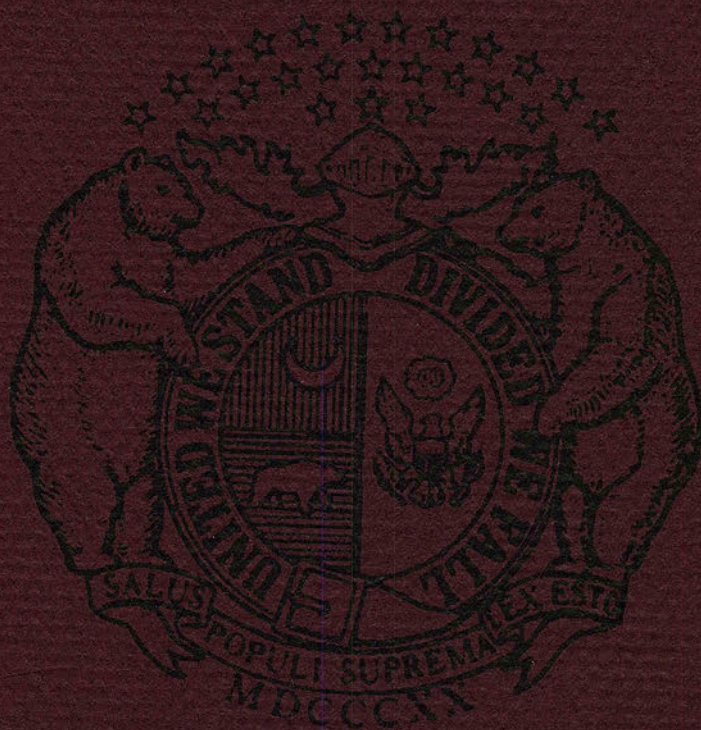


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JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT



ANNUAL REPORT
JANUARY 1997

REPRESENTATIVES

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CHAIRMAN

BONNIE SUE COOPER
T. MARK ELLIOTT
MARY HAGAN-HARRELL
BILL SKAGGS
CHUCK WOOTEN



**STATE OF MISSOURI
JOINT COMMITTEE ON
PUBLIC EMPLOYEE RETIREMENT**

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SENATORS

JOE MOSELEY
VICE CHAIRMAN

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Members of the 89th General Assembly:

The annual report of the Joint Committee on Public Employee Retirement for plan year 1995 is submitted herewith. This report is designed to comply with the provisions of Section 21.563 of the Revised Statutes of Missouri (RSMo) and includes data and other pertinent information relating to the 111 public employee retirement systems in the State of Missouri.

This report is a result of the combined efforts of the Joint Committee staff, the data processing staff of the Missouri Senate and the graphics and printing staff of the Missouri House. It is intended to provide reliable information to the membership of the General Assembly as a basis for making legislative decisions relating to Missouri Public Employee Retirement Systems.

The Joint Committee respectfully submits this report to the membership of the 89th General Assembly First Regular Session and trusts you will find the information useful.

Sincerely,

A handwritten signature in cursive script, appearing to read "James O'Toole".

James O'Toole
Chairman

JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT

COMMITTEE MEMBERS

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STAFF

Claire West, Executive Director
Tasha Schanuth, Technical Analyst
Ronda Griggs, Technical Analyst

FOREWORD

This 1997 Annual Report by the Joint Committee on Public Employee Retirement is a compilation of statistics for the 111 public employee retirement plans within the State of Missouri.

In measuring the funding status and progress for each individual plan, the assets are stated using market value and the liabilities are stated using the Actuarial Accrued Liability in early compliance with the new reporting requirements of Statement 25 of the Governmental Accounting Standards Board. The data obtained from the questionnaires, actuarial valuations and financial statements is based on Plan Year 1995 information and there have, undoubtedly, been changes in the statistical data since the last reporting date and the printing of this report.

The Joint Committee members and staff would like to thank each individual plan for their adherence to the statutes regarding reporting and their cooperation with the committee staff.

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I. BACKGROUND ON THE JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT

In response to growing concern about the fiscal integrity of Missouri's public employee retirement systems (PERS) in 1983 the First Regular Session of the 82nd General Assembly passed legislation creating a permanent pension review and oversight body, the Joint Committee on Public Employee Retirement (JCPER). Prior to the creation of the committee there was no one place where information concerning these plans was gathered, analyzed and recorded. The committee consists of six senators appointed by the President Pro Tem of the Senate and six members of the House of Representatives, appointed by the Speaker of the House. The JCPER is governed by Sections 21.550 through 21.563 of the Revised Statutes of Missouri (RSMo). These statutes require that the committee shall:

- (1) Make a continuing study and analysis of all state and local government retirement systems;
- (2) Devise a standard reporting system to obtain data on each public employee retirement system that will provide information on each system's financial and actuarial status at least biennially;
- (3) Determine from its study and analysis the need for changes in statutory law;
- (4) Make any other recommendations to the General Assembly necessary to provide adequate retirement benefits to state and local government employees within the ability of taxpayers to support their future costs.

According to Section 21.563, the committee is also required to compile a full report of its activities for the General Assembly each year in which the General Assembly convenes in regular session. This report is to include any recommendations to the individual retirement system boards of management. This report is respectfully submitted to the General Assembly to comply with these statutory provisions.

II. ACTIVITIES OF THE JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT

The following is a brief summary of the activities of the Joint Committee on Public Employee Retirement in 1996:

- * **Updating of Computerized Data Base.** In order to effectively collect and analyze the vast amounts of financial data and other information required from Missouri's 111 public employee retirement systems, a computerized data base is utilized. The JCPER staff has worked in conjunction with the Senate EDP staff in the design and implementation of a consolidated system designed to accumulate such important data as benefit levels, assets, liabilities, membership, etcetera. The staff annually updates the questionnaire requesting additional information such as investment advisor, custodial, and broker fees. Because of the long-term nature of retirement plans and their attendant cost, and, in order to effectively determine their financial condition, it is necessary to review these trends on an ongoing, multi-year basis. The computerized data base allows the JCPER to monitor and review each of the retirement plans individually and in the aggregate.
- * **Assistance to the General Assembly.** The committee staff monitored the progress of 44 retirement related bills as they moved through the legislative process in the 1996 session of the Missouri General Assembly. Ten of these bills were passed by the General Assembly and signed into law by Governor Carnahan. Eight bills required actuarial cost statements which were received and filed appropriately. The JCPER staff continues to provide assistance to members of the General Assembly and legislative staff.
- * **Assistance to Local PERS.** Since the creation of the JCPER, the staff has provided assistance to PERS throughout the state. The committee feels that this is one of our most important roles. The staff also provides plan comparisons and analysis to the local political subdivisions. In 1996, four plans provided benefit enhancements with the approval of the local political subdivision. The appropriate actuarial cost statements were received and filed.

- * **Analysis of Data Base Information.** Questionnaires are completed and returned to the JCPER by the PERS on an annual basis. This information, along with the actuarial valuations and financial statements, is reviewed and entered into our data base. The appendix of this report contains the summarized information for the individual PERS. The policy of the JCPER in evaluating a plan is to compare the progress or lack of progress in the plan's funding process from one year to the next. Assets are looked at as a percent of liabilities and unfunded liabilities as a percent of payroll. The information obtained from the actuarial valuation is the basis for this evaluation.

In 1996, the JCPER made changes to the questionnaire to comply with the new reporting requirements of Statement 25 of the Governmental Accounting Standards Board (GASB Statement No. 25). The liability numbers reported no longer reflect the plan's Pension Benefit Obligation (PBO) but the Actuarial Accrued Liability (AAL) instead. In addition, assets are now reported at market value (or a smoothed market value known as the actuarial value) rather than at cost.

As a result of these changes, a comparison of the information compiled for the PERS in 1996 to prior years data base information may not truly reflect a plan's funding progress. Trend information for the PERS will be evaluated and reported from 1996 forward using the guidelines established by GASB Statement No. 25. As always, if it appears that a plan's financial stability may be questionable, the JCPER will contact the plan's board of trustees and request additional information for further review.

III. PUBLIC EMPLOYEE RETIREMENT SYSTEMS IN THE STATE OF MISSOURI

Through December 1996, the State of Missouri had 111 separate PERS. The following is a distribution of Missouri's PERS showing the number of active, retired (non-active) members and assets by category for plan year 1995:

PERS	TOTAL	MEMBERS		ASSETS (In Thousands)
		ACTIVE	NON-ACTIVE	
Municipalities	51	17,769	13,760	\$ 2,515,306
Fire Protection Districts	23	1,005	184	109,496
Hospitals/Health Center	7	1,804	119	35,131
Statewide	8	92,162	38,782	4,847,096
Transit Authorities	6	2,301	1,272	86,482
Public Schools/Universities	5	120,604	51,366	13,840,555
Counties	3	5,452	2,758	197,563
Public Libraries	1	300	208	14,728
Drainage/Levee Districts	2	10	1	244
Public Water Supply Dist.	3	35	2	1,040
Sewer Districts	1	906	484	74,170
Other	<u>1</u>	<u>9</u>	<u>2</u>	<u>611</u>
TOTALS	111	242,357	108,938	21,722,422

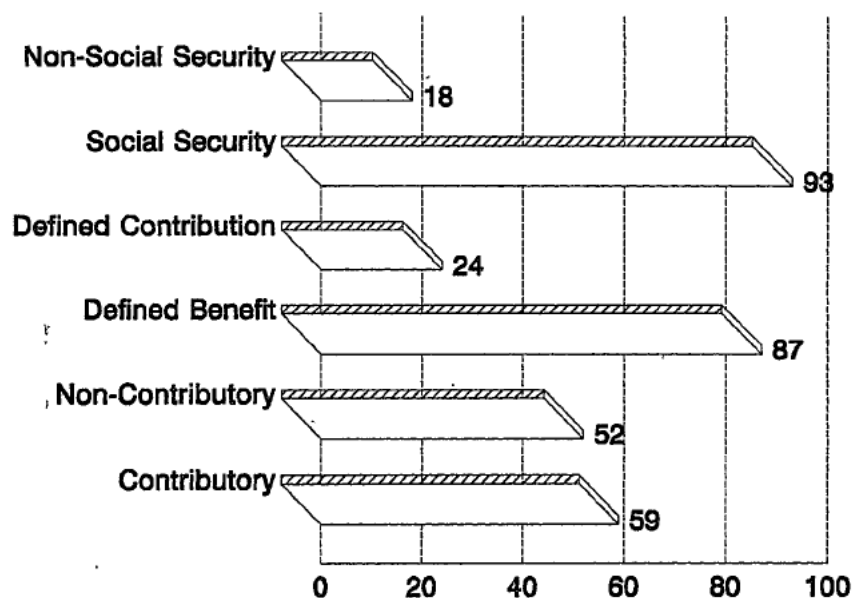
A complete list of the individual PERS, by plan type, identified through this date is contained in the appendix of this report.

There are many benefit variables provided by MO PERS. However, there are only two basic plan types: defined benefit and defined contribution.

Defined benefit retirement plans are the most common type of plan covering public employees; 76% of plans nationwide and 87 of the 111 plans in Missouri. These plans usually specify that a retirement benefit is based on creditable service and final average final compensation. The most common benefit formula provides that a member will receive a certain percentage (usually 1.5%-2.5%) of their final average compensation (usually 3-5 years immediately prior to retirement) for each year of creditable service. The benefit formula is most often influenced by whether or not a plan is coordinated with social security. Other formulas used include a percentage of a given career position (one-half of the pay of the highest rank attained) or a flat dollar amount for each year of service (\$20 per month for each year of service). In addition to plan type, whether it is a defined benefit or a defined contribution plan, there are other plan variables to consider, such as contributory vs. non-contributory and social security coverage. A breakdown of these variables for the 111 plans is presented on page 6. When a plan is first created, credit is usually given to employees for service already rendered. Because no contributions have been made for this service, a liability has been created which must be funded in the future. Funding also must be provided for unfunded liabilities which are created when a PERS increases benefits for employees or decreases a final average salary period. All defined benefit plans should have an actuarially based funding program which pays the current or normal costs of the plan and systematically reduces the unfunded liability of the plan.

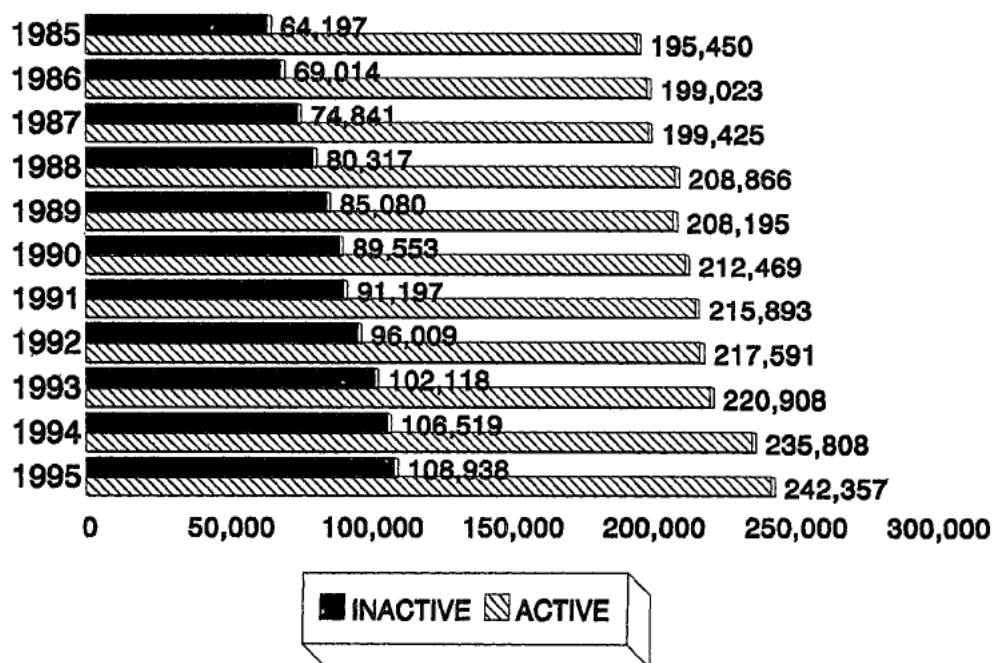
In a defined contribution plan, benefit levels are not specified, but are based on the amount accumulated in an individual's account at the time of termination. The benefit paid to a member from this type of plan would depend solely upon: 1) the contributions made by the member, or in his behalf, and 2) the amount of interest earned. The structure is similar to that of an Individual Retirement Account (IRA). Because of the design, no liability typically exists above that of the assets accumulated; for that reason this type of plan is becoming increasingly popular in the private sector and is emerging in the public sector. That trend, however, has yet to emerge in Missouri. Proper financial reporting, disclosure of the progress of the accumulation of assets and prudent investment policies and guidelines are still required of defined contribution plans.

PLAN TYPE VARIABLES



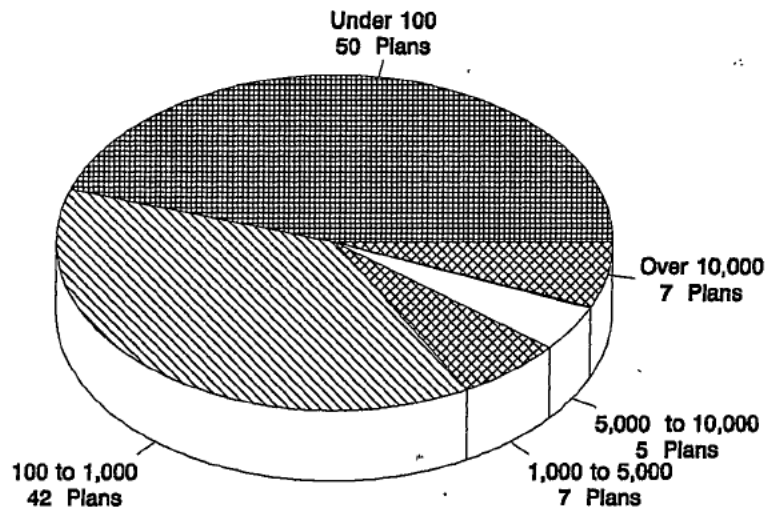
MEMBERSHIP CHANGES 1985-1995

YEAR



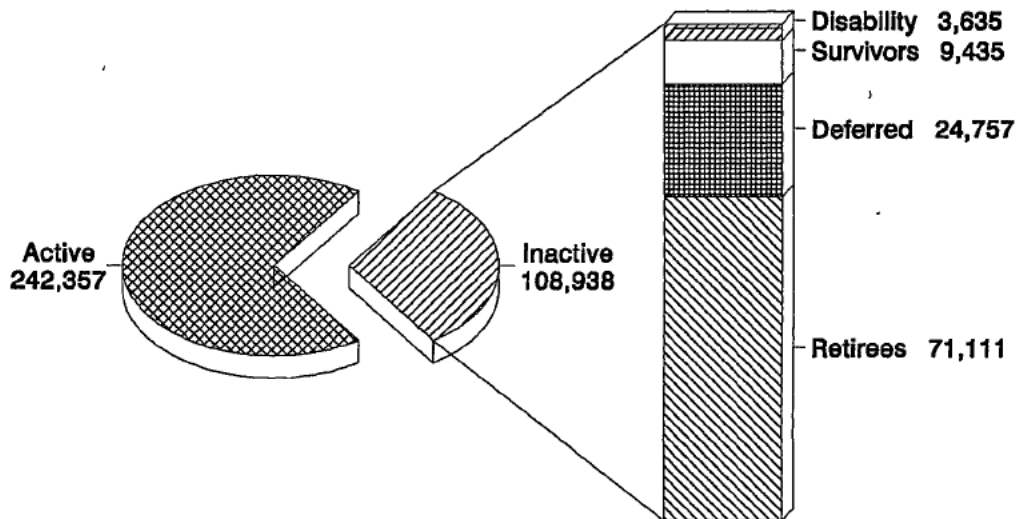
MEMBERSHIP BY PLAN SIZE

Active and Inactive Members



Total = 111 Plans

MEMBERSHIP BY TYPE



Total = 351,295

IV. FUNDING OF PUBLIC EMPLOYEE RETIREMENT SYSTEMS IN MISSOURI

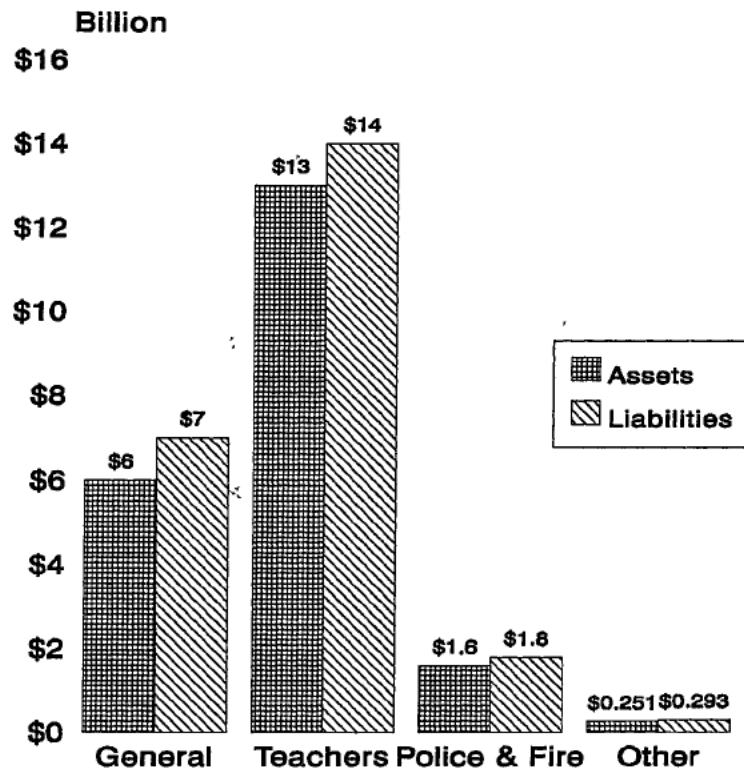
Does Missouri have problems with the financial stability of its PERS? Because of the ongoing nature of PERS, a one-year snapshot picture of a plan is not very useful. Therefore, the JCPER must monitor the assets, funding levels, and other financial data over a number of years in order to establish a trend.

Two measures are used to assess the funded status of a plan, the assets as a percent of the accrued liability (funded ratio) and the unfunded accrued liability as a percent of payroll. These measures are then used to establish a trend. In a plan following good funding standards, the funded ratio will go up, while the unfunded liability as a percent of payroll will go down. The JCPER has always been primarily concerned with the establishment of a trend, not the comparison of one plan's funded ratio to another. As mentioned earlier in the report, in compliance with GASB Statement No. 25, the JCPER will report all assets using the market value and liabilities using the actuarial accrued liability. Because the information used to establish funding trends for the last twelve years is no longer applicable, plan year 1995 will be the new base year for reporting trend information.

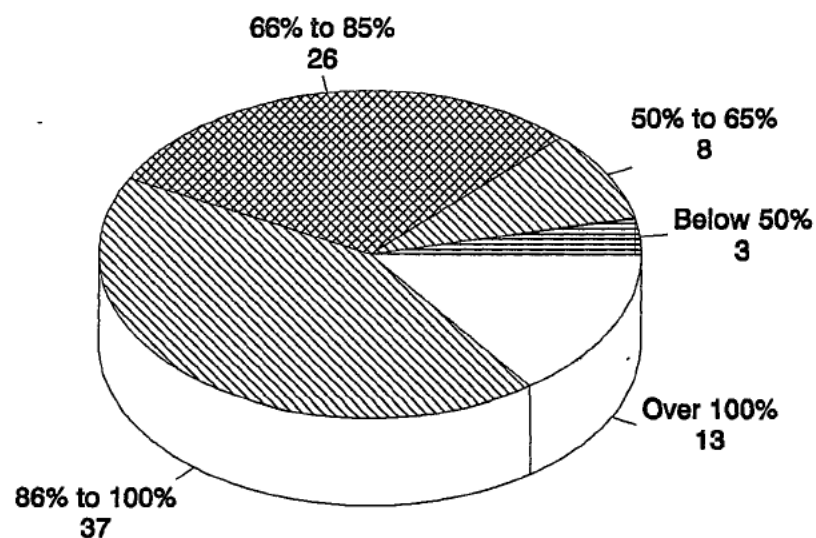
Missouri PERS have continued to improve their overall funding since the JCPER began compiling financial data in 1985. The combined funded ratio for all plans for 1995 is 89%. The graph on page 9 provides a breakout of the assets and corresponding liabilities by type of employee group. From the questionnaires, audit reports and actuarial valuations received, the JCPER has found that 65 of the 87 defined benefit plans are considered to be in good financial condition with a funding ratio of 75% or greater.

In all PERS the ultimate test of soundness is whether or not the PERS pays all benefits when promised in perpetuity. This can only be ensured by proper amounts of money being contributed to the system. A large portion of this money must then be applied to reserves so that this generation of employees will pay for their benefits. The chart on page 10 shows what the sources of revenue for PERS are and what this revenue is applied to. The JCPER will continue to monitor the reserves of all Missouri PERS to help ensure that they are adequate to meet the needs of all future retirees.

ASSETS/LIABILITIES (Defined Benefit Plans)



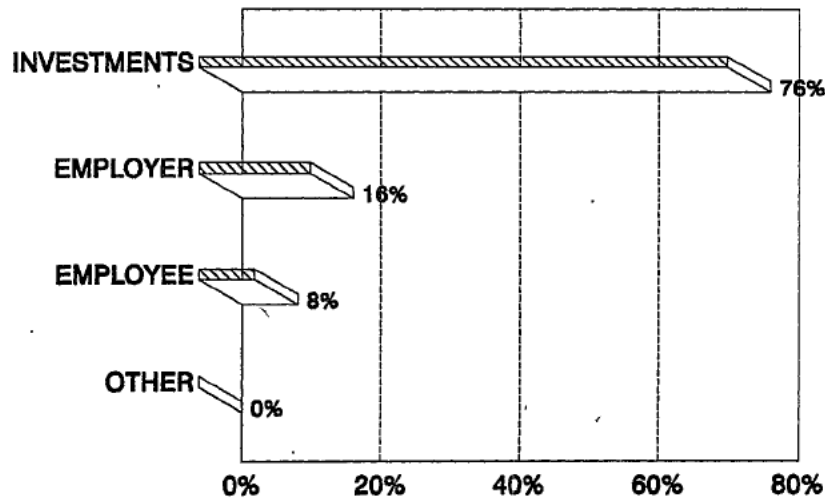
PERCENT FUNDED (Defined Benefit Plans)



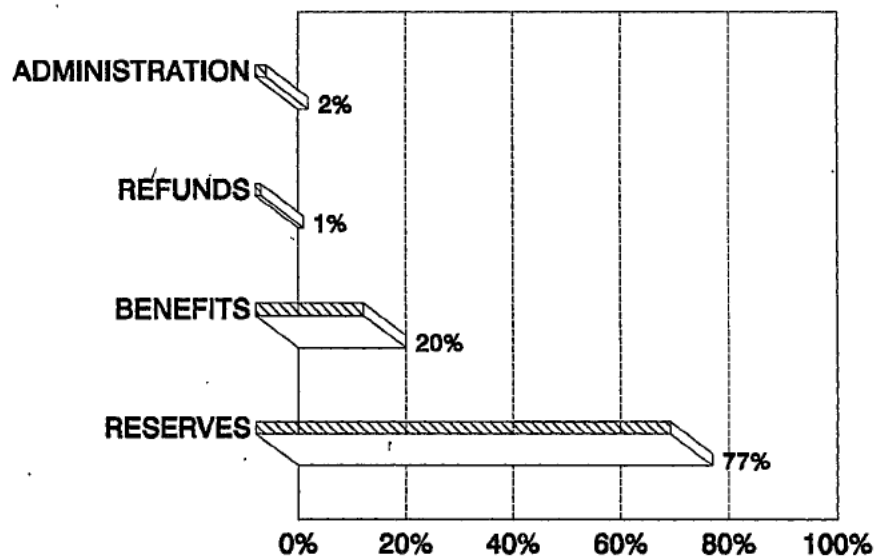
Total = 87 Plans

REVENUE SOURCES AND APPLICATIONS

SOURCES



APPLICATIONS



TOTAL REVENUE SOURCES - 1995
\$3,701,171,510 (Market)

V. STATUTORY REGULATIONS AND COMPLIANCE

Under Chapter 21, the duties of the JCPER are to conduct an ongoing study and analysis of all state and local government retirement systems and, based upon the analyses, determine the necessary changes in statutory law. In its original research of the state statutes, the JCPER found 640 sections that pertained to public employee retirement. Those sections were found from Chapter 18 through Chapter 476 and granting 37 different systems the authority to exist.

The General Assembly has set specific statutory guidelines regarding composition, duties and responsibilities of boards of trustees, funding and investment requirements, benefit structure, actuarial valuations, and audits, etc., for fourteen of the 111 plans, including the Missouri State Employees Retirement System (MOSERS), the local Government Employees Retirement System (LAGERS), the Public School Retirement System (PSRS), the Highway Employees and Highway Patrol Retirement System (HEHPRS) and, most recently, the County Employees Retirement Fund (CERF). There are several municipal, police, fire and metropolitan teacher retirement systems that are also governed by statute; however, in some cases, any changes made must also be approved by the appropriate governing entity.

It is not clear why some systems are fully regulated and others are not. The majority of Missouri's PERS are only given the authority to exist. This group includes the University of Missouri, fire protection districts and hospitals. Some PERS, such as combined police and fire plans in non-charter cities, have no statutory authority to exist. In contrast, the statutes contain sections which do not appear to pertain to any PERS, such as Sections 86.010 through 86.193 for police in cities of over 100,000. These sections were first enacted in 1939 with the intended population changing considerably since that time.

The first limitations on the creation of new pension plans were adopted in 1967. Currently, political subdivisions with an assessed valuation of less than \$100 million are prohibited from establishing a pension plan.

The General Assembly has allowed for the existence of Missouri's PERS and, therefore, is considered responsible for overseeing the monitoring and regulation of the plans. To ensure the continuity of the purposes and goals established by the plans, an overall public pension policy regarding reporting and investments was enacted by the General Assembly under Sections 105.661, 105.675 and 105.687, RSMo. The intent of these provisions is for the benefit of the participants, responsible legislators, and taxpayers to ensure the stability of the plan.

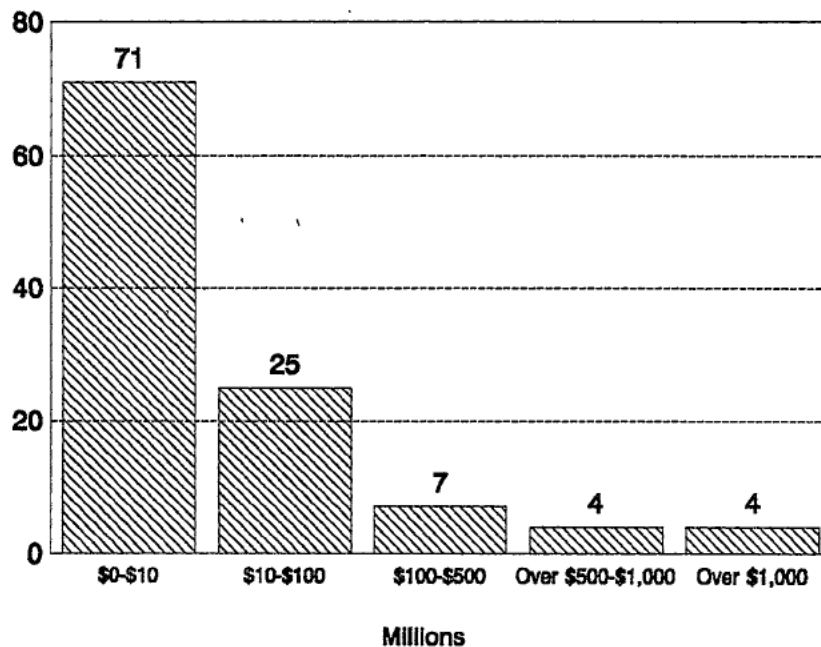
STATUTORY INVESTMENT REQUIREMENTS

In order to maintain financial soundness, it is crucial that fiduciaries practice good investment strategy. Investment guidelines should be of utmost importance to the PERS. As shown on the chart on page 10, investment income is the largest single source of revenue. In 1995, net investment income accounted for 76% of revenue. The investment income earned can result in either a higher or lower contribution by the participant or the employer and, eventually, the taxpayer.

Section 105.687 provides that all of Missouri's public employee retirement systems established by the state or a political subdivision must follow specific investment guidelines. The Prudent Person Rule is perhaps the most important investment guideline and states that fiduciaries shall discharge his or her duties in the interest of the participants and beneficiaries of the system and act with the same care, skill, prudence and diligence under the circumstances then prevailing that a prudent person in a similar capacity familiar with those matters would use in the conduct of a similar enterprise with similar aims.

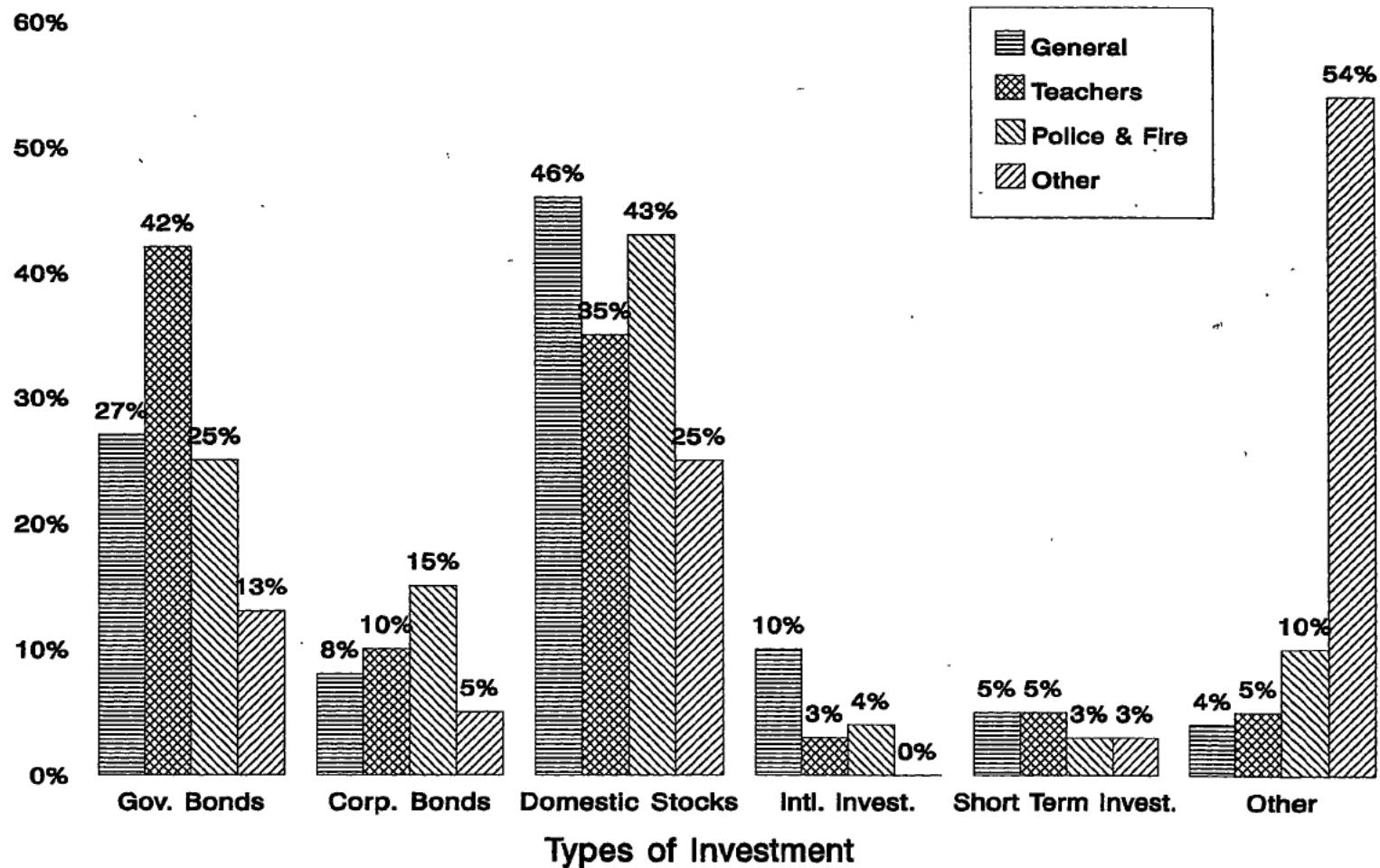
PLAN ASSETS

Plans



Distribution of Assets by Types of Investment

Percent of Portfolio



VI. CONCLUSION

It is appropriate for the General Assembly to be actively involved in the monitoring and regulation of public employee retirement systems (PERS) as state and local government retirement systems exist only at the allowance of state statutes (Missouri Constitution, Article VI, Section 25). Although the General Assembly authorizes their existence, the extent of the General Assembly's responsibilities for all of these PERS is not specified statutorily. In some instances, the General Assembly has authorized the creation of a PERS and is very specific as to the composition of the board of trustees, the board's powers and duties, minimum vesting requirements, minimum funding requirements, investment limitations, the level of benefits, required actuarial valuations and periodic audits. In other instances, the General Assembly has authorized the creation of PERS by political subdivisions who in turn have given substantial authority to the individual boards of trustees who set policy regarding investments, benefits and funding.

The General Assembly has a responsibility to the taxpayers and members that benefits provided by PERS are not excessive and that they are adequately funded. PERS incur liabilities for payment of retirement benefits with taxpayers sharing a portion of the cost of these benefits. Before a political subdivision can issue general obligation bonds (and thus incur a debt which the taxpayer must pay), the taxpayers must authorize the issuance of the bonds by a vote; however, some political subdivisions can obligate taxpayers for future PERS benefits or increases in benefits without a vote of the taxpayers. Thus, it is essential that sufficient information be provided to ensure that benefits promised today are adequately funded and do not become a financial burden to the next generation.

The Joint Committee has existed for thirteen years and has proven that the most important step toward responsible and effective management of public pension plans is to have in place a legislative body with the responsibility of oversight and making recommendations for legislative changes. Legislative committees focus public attention and gain a public consensus on pension matters unattainable at the local level. Since irresponsible pension programs reflect adversely on the financial soundness of the state, the legislature should insist on manageable, understandable, and fair pension systems throughout the state.

APPENDICES

It should be noted that data included in these appendices reflects information from PERS in response to the annual questionnaire mailed by the JCPER in January 1996.

EMPLOYER CONTRIBUTION RATES**CONTRIBUTORY DEFINED BENEFIT PLANS**

<u>Group</u>	<u>Under 5.00%</u>	<u>5.00- 9.99%</u>	<u>10.00- 19.99%</u>	<u>20.00- 29.99%</u>	<u>Over 30.00%</u>	<u>Total</u>
General	3	3	2	0	0	8
Teachers	1	2	1	0	0	4
Police & Fire	3	9	9	3	3	27
Other	1	1	1	1	0	4
<u>Total</u>	8	15	13	4	3	43

NON-CONTRIBUTORY DEFINED BENEFIT PLANS

<u>Group</u>	<u>Under 5.00%</u>	<u>5.00- 9.99%</u>	<u>10.00- 19.99%</u>	<u>20.00- 29.99%</u>	<u>Over 30.00%</u>	<u>Total</u>
General	3	8	4	1	2	18
Teachers	0	1	0	0	0	1
Police & Fire	0	1	0	0	0	1
Other	1	5	11	3	0	20
<u>Total</u>	4	15	15	4	2	40

Note: Charts do not reflect contribution rates for LAGERS plans as well as the three Bi-State plans.

EMPLOYEE CONTRIBUTION RATES**DEFINED BENEFIT PLANS**

<u>Group</u>	<u>Under 2.00%</u>	<u>2.00- 4.99%</u>	<u>5.00- 7.99%</u>	<u>8.00- 9.99%</u>	<u>Over 10.00%</u>	<u>Total</u>
General	0	6	2	0	0	8
Teachers	0	2	1	0	1	4
Police & Fire	2	6	12	5	2	27
Other	2	2	0	0	0	4
<u>Total</u>	4	16	15	5	3	43

Note: Chart does not reflect contribution rates for LAGERS plans as well as the three Bi-State plans.

MEMBERSHIP REPORT BY TYPE FOR THE YEAR 1995

PERS	ACTIVE	DEFERRED	AGE & SERVICE	DUTY	NON-DUTY	SURVIVING BENEFICIARIES	TOTAL	RATIO OF BENEFIT RECIPIENTS TO ACTIVES
Municipalities	17,806	2,043	8,218	1,031	132	2,336	31,566	1:1.52
Fire Protection Districts	1,005	65	92	19	0	8	1,189	1:8.45
Hospitals and Health Centers	1,804	67	49	3	0	0	1,923	1:34.69
Statewide	92,162	12,195	22,066	167	604	3,750	130,944	1:3.47
Transit Authorities	2,301	57	918	184	6	107	3,573	1:1.89
Public Schools and Universities	120,604	9,109	37,783	536	909	3,029	171,970	1:2.85
Counties	5,452	1,072	1,510	17	27	132	8,210	1:3.23
Public Libraries	300	26	175	0	0	7	508	1:1.65
Drainage and Levee Districts	10	0	1	0	0	0	11	1:10.00
Public Water Supply Districts	35	0	2	0	0	0	37	1:17.50
Sewer Districts	906	121	297	0	0	66	1,390	1:2.50
Other	9	2	0	0	0	0	11	1:0.00
TOTALS	242,394	24,757	71,111	1,957	1,678	9,435	351,332	1:2.88

BENEFIT REPORT BY TYPE FOR THE YEAR 1995.

PERS	NORMAL RETIREMENT		EARLY RETIREMENT		DISABILITY		DEFERRED VESTED
	AVERAGE AGE	AVERAGE SERVICE	AVERAGE AGE	AVERAGE SERVICE	DUTY RELATED AVERAGE SERVICE	NON-DUTY RELATED AVERAGE SERVICE	
Municipalities	59	15	54	13	7	5	9
Fire Protection Districts	57	11	52	10	3	2	6
Hospitals and Health Centers	0	0	0	0	0	0	0
Statewide	62	9	58	8	5	5	9
Transit Authorities	65	17	55	16	9	10	12
Public Schools and Universities	62	5	56	10	5	5	5
Counties	65	4	55	13	5	3	3
Public Libraries	65	5	55	20	0	0	20
Drainage and Levee Districts	65	0	55	15	0	0	8
Public Water Supply Districts	0	0	0	0	0	0	0
Sewer Districts	65	0	55	5	5	5	5
Other	60	5	55	5	0	5	5

NUMBER OF PENSION PLANS BY DESIGN TYPE FOR THE YEAR 1995

PERS	POLICE PLANS	FIRE PLANS	POLICE & FIRE PLANS	GENERAL PLANS	GENERAL & POLICE PLANS	GENERAL & FIRE PLANS	GENERAL & POLICE & FIRE PLANS	TOTAL PLANS
Municipalities	10	5	16	10	5	0	5	51
Fire Protection Districts	0	20	0	0	0	3	0	23
Hospitals and Health Centers	0	0	0	7	0	0	0	7
Statewide	1	0	0	3	1	0	3	8
Transit Authorities	0	0	0	6	0	0	0	6
Public Schools and Universities	0	0	0	5	0	0	0	5
Counties	0	0	0	0	2	0	1	3
Public Libraries	0	0	0	1	0	0	0	1
Drainage and Levee Districts	0	0	0	2	0	0	0	2
Public Water Supply Districts	0	0	0	3	0	0	0	3
Sewer Districts	0	0	0	1	0	0	0	1
Other	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>
TOTALS	11	25	16	39	8	3	9	111

NUMBER OF DEFINED BENEFIT PLANS BY DESIGN TYPE FOR THE YEAR 1995

PERS	POLICE PLANS	FIRE PLANS	POLICE & FIRE PLANS	GENERAL PLANS	GENERAL & POLICE PLANS	GENERAL & FIRE PLANS	GENERAL & POLICE & FIRE PLANS	TOTAL PLANS
Municipalities	8	5	15	9	4	0	4	45
Fire Protection Districts	0	15	0	0	0	2	0	17
Hospitals and Health Centers	0	0	0	0	0	0	0	0
Statewide	1	0	0	3	1	0	3	8
Transit Authorities	0	0	0	6	0	0	0	6
Public Schools and Universities	0	0	0	5	0	0	0	5
Counties	0	0	0	0	1	0	1	2
Public Libraries	0	0	0	1	0	0	0	1
Drainage and Levee Districts	0	0	0	1	0	0	0	1
Public Water Supply Districts	0	0	0	0	0	0	0	0
Sewer Districts	0	0	0	1	0	0	0	1
Other	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>
TOTALS	9	20	15	27	6	2	8	87

NUMBER OF DEFINED CONTRIBUTION PLANS BY DESIGN TYPE FOR THE YEAR 1995

PERS	POLICE PLANS	FIRE PLANS	POLICE & FIRE PLANS	GENERAL PLANS	GENERAL & POLICE PLANS	GENERAL & FIRE PLANS	GENERAL & POLICE & FIRE PLANS	TOTAL PLANS
Municipalities	2	0	1	1	1	0	1	6
Fire Protection Districts	0	5	0	0	0	1	0	6
Hospitals and Health Centers	0	0	0	7	0	0	0	7
Statewide	0	0	0	0	0	0	0	0
Transit Authorities	0	0	0	0	0	0	0	0
Public Schools and Universities	0	0	0	0	0	0	0	0
Counties	0	0	0	0	1	0	0	1
Public Libraries	0	0	0	0	0	0	0	0
Drainage and Levee Districts	0	0	0	1	0	0	0	1
Public Water Supply Districts	0	0	0	3	0	0	0	3
Power Districts	0	0	0	0	0	0	0	0
Other	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTALS	2	5	1	12	2	1	1	24

DEFINED BENEFIT PLANS

ADMINISTRATIVE LAW JUDGES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
37	11	21	0	4

ASSETS

Market Value \$7,033,133

ACTUARIAL ACCRUED LIABILITY

\$9,729,955

CONTRIBUTIONS

Employee \$0
Employer \$498,233

NORMAL RETIREMENT BENEFIT

50% of compensation

COST OF LIVING ADJUSTMENT

Annual Amount		'CAP'	Percent
Minimum	Maximum	Total Maximum	of CPI
4%	5%	65%	80%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.5%
Salary 5.0%
Mortality Table 1971 GAMT

AFTON FIRE PROTECTION DISTRICT PENSION PLAN**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
36	3	0	1	0

ASSETS

Market Value \$3,394,085

ACTUARIAL ACCRUED LIABILITY

\$3,394,085

CONTRIBUTIONS

Employee \$0
Employer \$226,156

NORMAL RETIREMENT BENEFIT

60% of compensation

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 4.5%
Mortality Table UP 1984

CITY OF ARNOLD POLICE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
38	0	0	0	0

ASSETS

Market Value \$2,679,192

ACTUARIAL ACCRUED LIABILITY

\$3,393,517

CONTRIBUTIONS

Employee \$96,827
Employer \$163,910

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.0%
Mortality Table 1951 GAMT

BERKELEY POLICE & FIRE PENSION FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
69	3	13	3	9

ASSETS

Market Value \$6,908,197

ACTUARIAL ACCRUED LIABILITY

\$6,867,131

CONTRIBUTIONS

Employee	\$116,693
Employer	\$130,910

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 20 years of service, plus 1% for the next 5 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	'CAP' Total Maximum	Percent of CPI
3%	50%	50%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	4%
Mortality Table	UP 1984

BI-STATE DEV AGENCY DIVISION 788, A.T.U.**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
1,316	2	556	138	86

ASSETS

Market Value \$35,922,499

ACTUARIAL ACCRUED LIABILITY

\$64,153,388

CONTRIBUTIONS

Employee \$1,361,388
Employer \$3,523,950

NORMAL RETIREMENT BENEFIT

\$25 x years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 0%
Mortality Table 1951 GAMT

BI-STATE DIVISION 788 CLERICAL UNIT ATU

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
72	0	44	6	0

ASSETS

Market Value \$3,539,114

ACTUARIAL ACCRUED LIABILITY

\$4,776,164

CONTRIBUTIONS

Employee	\$50,050
Employer	\$150,363

NORMAL RETIREMENT BENEFIT

\$27 x years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	0%
Mortality Table	1951 GAMT

BI-STATE DEVELOPMENT AGENCY LOCAL 2 I.B.E.W.

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
17	0	4	0	0

ASSETS

Market Value \$267,756

ACTUARIAL ACCRUED LIABILITY

\$407,815

CONTRIBUTIONS

Employee	\$11,646
Employer	\$31,158

NORMAL RETIREMENT BENEFIT

\$500 base plus \$10 for each year in excess of 10 years

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	0%
Mortality Table	1951 GAMT

BI-STATE SALARIED EMPLOYEES

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
320	47	123	0	7

ASSETS

Market Value \$19,288,380

ACTUARIAL ACCRUED LIABILITY

\$18,354,210

CONTRIBUTIONS

Employee \$0
Employer \$0

NORMAL RETIREMENT BENEFIT

1.1% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.0%
Mortality Table 1983 GAMT

BLACK JACK FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
36	1	0	0	0

ASSETS

Market Value \$2,677,158

ACTUARIAL ACCRUED LIABILITY

\$4,500,939

CONTRIBUTIONS

Employee \$0
Employer \$389,000

NORMAL RETIREMENT BENEFIT

\$90 x years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.0%
Mortality Table 1951 GAMT

BRENTWOOD POLICE & FIREMEN'S RETIREMENT FUND**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
42	0	10	2	4

ASSETS

Market Value \$8,506,124

ACTUARIAL ACCRUED LIABILITY

\$9,436,325

CONTRIBUTIONS

Employee \$95,135
Employer \$325,554

NORMAL RETIREMENT BENEFIT

65% of compensation for the first 20 years of service, plus 1% for the next 10 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table 1971 GAMT

RETIREMENT PLAN FOR THE EMPLOYEES OF THE CITY OF BRIDGETON

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
135	35	25	0	5

ASSETS

Market Value \$11,225,255

ACTUARIAL ACCRUED LIABILITY

\$10,336,699

CONTRIBUTIONS

Employee \$0
Employer \$218,000

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.0%
Mortality Table 1983 GAMT

CITY OF CARTHAGE POLICEMEN'S & FIREMEN'S PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
47	5	5	0	1

ASSETS

Market Value \$3,989,452

ACTUARIAL ACCRUED LIABILITY

\$3,618,564

CONTRIBUTIONS

Employee \$0
Employer \$86,822

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 20 years of service, plus 1% for the next 15 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8%
Salary 4%
Mortality Table 1983 GAMT

CHESTERFIELD FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
104	3	8	5	1

ASSETS

Market Value \$15,425,375

ACTUARIAL ACCRUED LIABILITY

\$14,441,630

CONTRIBUTIONS

Employee \$0
 Employer \$537,000

NORMAL RETIREMENT BENEFIT

$\$66 \times \text{years of service} \times \text{average rank adjustment} + \$47.50 \times \text{years of service over 25 years} \times \text{average rank adjustment}$

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
 Salary 0.0%
 Mortality Table 1994 UPMT

CLAYTON NON-UNIFORMED EMPLOYEE PENSION PLAN**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
81	6	30	1	1

ASSETS

Market Value \$4,925,311

ACTUARIAL ACCRUED LIABILITY

\$3,837,422

CONTRIBUTIONS

Employee \$0
Employer \$0

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 5%
Mortality Table 1983 GAMT

CLAYTON UNIFORMED EMPLOYEES PENSION PLAN**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
76	3	5	2	0

ASSETS

Market Value \$8,502,876

ACTUARIAL ACCRUED LIABILITY

\$10,924,713

CONTRIBUTIONS

Employee	\$197,079
Employer	\$258,214

NORMAL RETIREMENT BENEFIT

50% of compensation

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7%
Salary	3%
Mortality Table	1983 GAMT

COLUMBIA FIREMENS' RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
104	0	43	10	10

ASSETS

Market Value \$18,256,136

ACTUARIAL ACCRUED LIABILITY

\$23,745,642

CONTRIBUTIONS

Employee \$337,314
Employer \$524,857

NORMAL RETIREMENT BENEFIT

3% of compensation for the first 20 years of service, plus 2% for the next 10 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Minimum 2%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 8%
Salary 5%
Mortality Table 1971 GAMT

COLUMBIA POLICE RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
108	2	40	14	15

ASSETS

Market Value \$13,142,620

ACTUARIAL ACCRUED LIABILITY

\$17,614,080

CONTRIBUTIONS

Employee	\$2,579
Employer	\$911,519

NORMAL RETIREMENT BENEFIT

2.5% of compensation for the first 20 years of service, plus 2% for the next 5 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	5%
Mortality Table	1971 GAMT

COUNTY EMPLOYEES RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
8,531	913	0	0	0

ASSETS

Market Value \$14,545,458

ACTUARIAL ACCRUED LIABILITY

\$84,951,750

CONTRIBUTIONS

Employee \$778,983
 Employer \$10,258,156

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service
 1% benefit formula for LAGERS covered employees

COST OF LIVING ADJUSTMENT

Annual Amount	'CAP'
Maximum	Total Maximum
2%	50%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8%
 Salary 3%
 Mortality Table UP 84

CREVE COEUR EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
86	8	11	0	0

ASSETS

Market Value \$5,755,190

ACTUARIAL ACCRUED LIABILITY

\$6,007,014

CONTRIBUTIONS

Employee \$0
Employer \$177,000

NORMAL RETIREMENT BENEFIT

1.7% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.0%
Salary 5.5%
Mortality Table 1971 GAMT

CITY OF DES PERES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
53	9	6	0	0

ASSETS

Market Value \$3,554,285

ACTUARIAL ACCRUED LIABILITY

\$3,518,956

CONTRIBUTIONS

Employee \$0
Employer \$213,234

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8%
Salary 5%
Mortality Table 1983 GAMT

EUREKA FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
23	5	0	0	0

ASSETS

Market Value \$1,313,759

ACTUARIAL ACCRUED LIABILITY

\$1,068,687

CONTRIBUTIONS

Employee \$0
Employer \$94,924

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 0.0%
Mortality Table 1983 GAMT

FENTON FIRE PROTECTION DISTRICT**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
50	1	2	0	0

ASSETS

Market Value \$8,497,312

ACTUARIAL ACCRUED LIABILITY

\$8,497,312

CONTRIBUTIONS

Employee \$0
Employer \$500,000

NORMAL RETIREMENT BENEFIT

3% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.0%
Salary 5.5%
Mortality Table 1983 GAMT

CITY OF FERGUSON PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
128	27	29	4	7

ASSETS

Market Value \$13,944,565

ACTUARIAL ACCRUED LIABILITY

\$12,941,811

CONTRIBUTIONS

Employee \$0
Employer \$41,278

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 5%
Mortality Table 1983 GAMT

FLORISSANT EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
189	85	2	3	0

ASSETS

Market Value \$9,689,021

ACTUARIAL ACCRUED LIABILITY

\$13,614,915

CONTRIBUTIONS

Employee \$0
Employer \$600,000

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.0%
Mortality Table 1951 GAMT

FLORISSANT VALLEY FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
39	0	13	0	0

ASSETS

Market Value \$3,546,493

ACTUARIAL ACCRUED LIABILITY

\$5,958,680

CONTRIBUTIONS

Employee \$17,529
Employer \$641,524

NORMAL RETIREMENT BENEFIT

3.2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table 1983 GAMT

GLENDAL POLICE & FIRE PENSION FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
25	3	4	1	1

ASSETS

Market Value \$2,059,624

ACTUARIAL ACCRUED LIABILITY

\$2,059,624

CONTRIBUTIONS

Employee \$28,822
Employer \$49,975

NORMAL RETIREMENT BENEFIT

47.5% of compensation for the first 20 years of service, plus 1% for the next years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.0%
Mortality Table 1971 GAMT

HANNIBAL POLICE & FIRE RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
73	0	23	8	16

ASSETS

Market Value \$5,515,186

ACTUARIAL ACCRUED LIABILITY

\$6,994,601

CONTRIBUTIONS

Employee \$111,181
Employer \$357,475

NORMAL RETIREMENT BENEFIT

50% of compensation

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table UP 1984

CITY OF HAZELWOOD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
140	17	12	0	3

ASSETS

Market Value \$7,525,626

ACTUARIAL ACCRUED LIABILITY

\$7,780,120

CONTRIBUTIONS

Employee \$0
Employer \$365,013

NORMAL RETIREMENT BENEFIT

1.75% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.0%
Salary 5.5%
Mortality Table 1971 GAMT

HIGHWAY & TRANSPORTATION & HIGHWAY PATROL RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
8,904	416	3,201	277	1,365

ASSETS

Market Value \$842,267,724

ACTUARIAL ACCRUED LIABILITY

\$1,330,909,279

CONTRIBUTIONS

Employee \$0
Employer \$71,572,075

NORMAL RETIREMENT BENEFIT

1.6% of compensation times years of credited service
Uniformed patrol benefit is 1/3 greater + \$90 per month to age 65

COST OF LIVING ADJUSTMENT

Annual Amount		'CAP'	Percent of CPI
Minimum	Maximum	Total Maximum	
4%	5%	65%	80%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.25%
Salary 4.50%
Mortality Table 1984 UNISEX

JACKSON COUNTY EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
1,422	504	373	27	70

ASSETS

Market Value \$46,474,192

ACTUARIAL ACCRUED LIABILITY

\$62,013,468

CONTRIBUTIONS

Employee \$0
Employer \$3,951,839

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 5%
Mortality Table 1983 GAMT

JEFFERSON CITY FIREMEN'S RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
68	0	26	1	15

ASSETS

Market Value \$9,838,576

ACTUARIAL ACCRUED LIABILITY

\$12,470,397

CONTRIBUTIONS

Employee	\$21,248
Employer	\$408,369

NORMAL RETIREMENT BENEFIT

60% of compensation. New hires receive 2.5%.

COST OF LIVING ADJUSTMENT

AD HOC: Determined by Board of Trustees

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.5%
Mortality Table	1971 GAMT

JOPLIN POLICE & FIRE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
129	0	76	3	8

ASSETS

Market Value \$10,211,598

ACTUARIAL ACCRUED LIABILITY

\$16,893,792

CONTRIBUTIONS

Employee \$394,643
Employer \$628,296

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 20 years of service, plus 1% for the next 15 years of service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 7.0%
Salary 4.5%
Mortality Table 1971 GAMT

JUDGES RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
357	67	186	0	131

ASSETS

Market Value \$0

ACTUARIAL ACCRUED LIABILITY

\$153,646,982

CONTRIBUTIONS

Employee \$0
Employer \$0

NORMAL RETIREMENT BENEFIT

50% of compensation

COST OF LIVING ADJUSTMENT

Annual Amount		'CAP'	Percent
Minimum	Maximum	Total Maximum	of CPI
4%	5%	65%	80%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.5%
Salary 5.0%
Mortality Table 1971 GAMT

KANSAS CITY CIVILIAN POLICE EMPLOYEES' RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
543	4	68	3	20

ASSETS

Market Value \$32,187,454

ACTUARIAL ACCRUED LIABILITY

\$22,435,547

CONTRIBUTIONS

Employee	\$623,756
Employer	\$374,259

NORMAL RETIREMENT BENEFIT

1.8% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6%
Mortality Table	1984 UNISEX

THE EMPLOYEES' RETIREMENT SYSTEM OF KANSAS CITY

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
3,426	41	1,225	36	408

ASSETS

Market Value \$341,420,555

ACTUARIAL ACCRUED LIABILITY

\$346,880,800

CONTRIBUTIONS

Employee \$4,267,135
Employer \$10,711,264

NORMAL RETIREMENT BENEFIT

1.8% of compensation times years of credited service
If single, 2% formula; if married, may elect 2% and forfeit survivor benefits

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.75%
Salary 6.00%
Mortality Table 1971 GAMT

FIREFIGHTER'S PENSION SYSTEM OF KANSAS CITY**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
771	1	472	75	204

ASSETS

Market Value \$188,066,075

ACTUARIAL ACCRUED LIABILITY

\$233,130,600

CONTRIBUTIONS

Employee \$2,982,340
Employer \$6,208,405

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 8%
Salary 6%
Mortality Table 1971 GAMT

KANSAS CITY POLICE RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
1,198	8	578	121	208

ASSETS

Market Value \$350,731,194

ACTUARIAL ACCRUED LIABILITY

\$370,574,371

CONTRIBUTIONS

Employee	\$4,308,530
Employer	\$9,293,708

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6%
Mortality Table	1984 UNISEX

PUBLIC SCHOOL RETIREMENT SYSTEM OF KANSAS CITY**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
5,644	797	2,338	81	145

ASSETS

Market Value \$452,447,535

ACTUARIAL ACCRUED LIABILITY

\$409,428,594

CONTRIBUTIONS

Employee	\$10,854,983
Employer	\$3,489,812

NORMAL RETIREMENT BENEFIT

1.75% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

AD HOC: Surplus distributed to those over 65 yrs and retired 14 months

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.0%
Mortality Table	1983 GAMT

KC AREA TRANSPORTATION AUTHORITY SALARIED EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
91	7	22	0	3

ASSETS

Market Value \$4,196,749

ACTUARIAL ACCRUED LIABILITY

\$5,234,965

CONTRIBUTIONS

Employee \$0
Employer \$322,578

NORMAL RETIREMENT BENEFIT

1.2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.0%
Salary 7.0%
Mortality Table UP 1984

KANSAS CITY TRANSPORTATION AUTH. UNION EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
485	1	169	46	11

ASSETS

Market Value \$23,267,718

ACTUARIAL ACCRUED LIABILITY

\$23,095,187

CONTRIBUTIONS

Employee	\$481,400
Employer	\$974,042

NORMAL RETIREMENT BENEFIT

.9% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.0%
Salary	4.5%
Mortality Table	1971 GAMT

LADUE NON-UNIFORMED EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
31	1	8	0	4

ASSETS

Market Value \$1,250,221

ACTUARIAL ACCRUED LIABILITY

\$847,866

CONTRIBUTIONS

Employee	\$18,954
Employer	\$12,102

NORMAL RETIREMENT BENEFIT

1% of compensation below \$61,200 (per year) and 1.66% above it multiplied
by the years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6%
Mortality Table	1971 GAMT

LADUE POLICE & FIRE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
61	0	11	6	6

ASSETS

Market Value \$11,275,293

ACTUARIAL ACCRUED LIABILITY

\$10,317,644

CONTRIBUTIONS

Employee \$78,883
Employer \$170,832

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	'CAP' Total Maximum	Percent of CPI
2%	20%	100%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 8%
Salary 5%
Mortality Table 1971 GAMT

LEMAY FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
21	4	4	0	0

ASSETS

Market Value \$853,707

ACTUARIAL ACCRUED LIABILITY

\$997,051

CONTRIBUTIONS

Employee \$0
Employer \$87,938

NORMAL RETIREMENT BENEFIT

2.67% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table 1983 GAMT

LITTLE RIVER DRAINAGE DISTRICT RETIREMENT PLAN**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
6	0	1	0	0

ASSETS

Market Value \$191,026

ACTUARIAL ACCRUED LIABILITY

\$201,553

CONTRIBUTIONS

Employee \$4,236
Employer \$0

NORMAL RETIREMENT BENEFIT

1% of compensation times years of credited service, minimum of \$100 per month

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 6.0%
Mortality Table 1971 GAMT

LOCAL GOVERNMENT EMPLOYEES RETIREMENT SYSTEM**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
23,580	156	5,561	393	993

ASSETS

Market Value \$1,163,675,924

ACTUARIAL ACCRUED LIABILITY

\$1,207,161,269

CONTRIBUTIONS

Employee \$4,692,013
Employer \$46,967,069

NORMAL RETIREMENT BENEFIT

Several optional benefit programs: 1%, 1.25%, 1.5%, Non SS 2%

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 4%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 4%
Mortality Table 1984 GAMT

LAGERS STAFF RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
9	2	0	0	0

ASSETS

Market Value \$611,223

ACTUARIAL ACCRUED LIABILITY

\$750,686

CONTRIBUTIONS

Employee \$0
Employer \$29,463

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 4%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 4%
Mortality Table 1984 GAMT

MAPLEWOOD POLICE & FIRE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
43	0	7	3	5

ASSETS

Market Value \$4,536,874

ACTUARIAL ACCRUED LIABILITY

\$5,561,166

CONTRIBUTIONS

Employee \$93,565
Employer \$199,518

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 7.0%
Salary 4.5%
Mortality Table 1983 GAMT

MARYLAND HEIGHTS FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
47	0	4	0	0

ASSETS

Market Value \$4,593,651

ACTUARIAL ACCRUED LIABILITY

\$4,534,615

CONTRIBUTIONS

Employee \$6,640
Employer \$216,611

NORMAL RETIREMENT BENEFIT

3% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table 1971 GAMT

MEHLVILLE FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
129	12	30	6	4

ASSETS

Market Value \$24,127,842

ACTUARIAL ACCRUED LIABILITY

\$23,622,894

CONTRIBUTIONS

Employee \$0
Employer \$953,232

NORMAL RETIREMENT BENEFIT

2.625% of compensation for the first 24 years of service, plus 1% for the next 7 years of service

COST OF LIVING ADJUSTMENT

AD HOC: Board decision

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.0%
Salary 6.5%
Mortality Table 1971 GAMT

METRO WEST FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
73	8	9	4	1

ASSETS

Market Value \$6,410,026

ACTUARIAL ACCRUED LIABILITY

\$6,410,026

CONTRIBUTIONS

Employee \$0
Employer \$586,095

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.0%
Mortality Table 1971 GAMT

MID-COUNTY FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
24	5	0	0	0

ASSETS

Market Value \$1,427,590

ACTUARIAL ACCRUED LIABILITY

\$1,948,261

CONTRIBUTIONS

Employee \$0
Employer \$146,175

NORMAL RETIREMENT BENEFIT

\$55 x years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 0%
Mortality Table UP 1984

MISSOURI STATE EMPLOYEES RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
50,524	10,595	13,040	101	1,243

ASSETS

Market Value \$2,801,666,758

ACTUARIAL ACCRUED LIABILITY

\$3,150,796,580

CONTRIBUTIONS

Employee \$753,984
Employer \$109,072,453

NORMAL RETIREMENT BENEFIT

1.6% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount		'CAP'	Percent of CPI
Minimum	Maximum	Total Maximum	
4%	5%	65%	80%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.5%
Salary 5.0%
Mortality Table 1971 GAMT

NON-TEACHER EMPLOYEE RETIREMENT SYSTEM OF MO

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
32,598	3,360	9,967	249	383

ASSETS

Market Value \$817,147,788

ACTUARIAL ACCRUED LIABILITY

\$786,399,000

CONTRIBUTIONS

Employee \$19,457,354
Employer \$19,248,692

NORMAL RETIREMENT BENEFIT

1.35% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	'CAP' Total Maximum
5%	56%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.0%
Salary 5.5%
Mortality Table 1983 GAMT

NORMANDY FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
31	2	0	0	0

ASSETS

Market Value \$1,818,915

ACTUARIAL ACCRUED LIABILITY

\$1,449,926

CONTRIBUTIONS

Employee	\$60,392
Employer	\$544,382

NORMAL RETIREMENT BENEFIT

$\$245 + (\$53.5 \times \text{years of creditable service})$

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	0.0%
Mortality Table	1971 GAMT

CITY OF NORTH KANSAS CITY POLICEMEN'S & FIREMEN'S RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
94	4	27	6	3

ASSETS

Market Value \$19,208,162

ACTUARIAL ACCRUED LIABILITY

\$19,208,162

CONTRIBUTIONS

Employee	\$158,439
Employer	\$102,664

NORMAL RETIREMENT BENEFIT

2.5% of compensation for the first 20 years of service, plus 1% for the next 10 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 4%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	8%
Salary	6%
Mortality Table	1983 GAMT

OLIVETTE EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
63	10	18	0	1

ASSETS

Market Value \$11,227,593

ACTUARIAL ACCRUED LIABILITY

\$10,883,036

CONTRIBUTIONS

Employee \$0
Employer \$329,718

NORMAL RETIREMENT BENEFIT

1.75% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	'CAP' Total Maximum
4%	50%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 6.0%
Mortality Table 1983 GAMT

OVERLAND NON-UNIFORM PENSION FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
55	2	16	3	2

ASSETS

Market Value \$4,852,415

ACTUARIAL ACCRUED LIABILITY

\$4,861,162

CONTRIBUTIONS

Employee	\$69,808
Employer	\$150,000

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	Percent of CPI
3%	60%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.0%
Salary	4.5%
Mortality Table	1983 GAMT

OVERLAND POLICE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
45	0	9	0	6

ASSETS

Market Value \$8,040,777

ACTUARIAL ACCRUED LIABILITY

\$8,032,470

CONTRIBUTIONS

Employee	\$75,212
Employer	\$219,060

NORMAL RETIREMENT BENEFIT

2.5% of compensation for the first 20 years of service, plus 1% for the next 10 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	Percent of CPI
3%	60%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.0%
Salary	4.5%
Mortality Table	1983 GAMT

PUBLIC SCHOOL RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
62,854	3,186	19,424	558	1,412

ASSETS

Market Value \$10,836,437,251

ACTUARIAL ACCRUED LIABILITY

\$10,981,822,000

CONTRIBUTIONS

Employee	\$222,123,756
Employer	\$211,865,902

NORMAL RETIREMENT BENEFIT

2.3% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	'CAP' Total Maximum
5%	65%

SOCIAL SECURITY COVERAGE

No.

ACTUARIAL ASSUMPTIONS

Interest Rate	8.0%
Salary	5.5%
Mortality Table	1983 GAMT

PROSECUTING ATTORNEYS' RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
115	18	3	0	0

ASSETS

Market Value \$3,852,646

ACTUARIAL ACCRUED LIABILITY

\$5,034,747

CONTRIBUTIONS

Employee \$0
Employer \$638,093

NORMAL RETIREMENT BENEFIT

12-20 years, \$105 x each 2 year period; 20+ years, \$130 x each 2 year period;
1st Class Counties & City of St. Louis, 50% FAS

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	'CAP' Total Maximum
2%	50%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table 1983 GAMT

RAYTOWN EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
66	10	1	0	0

ASSETS

Market Value \$1,111,672

ACTUARIAL ACCRUED LIABILITY

\$1,679,617

CONTRIBUTIONS

Employee \$0
Employer \$246,579

NORMAL RETIREMENT BENEFIT

1.25% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 5%
Mortality Table 1971 GAMT

RAYTOWN POLICEMEN'S RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
53	0	10	0	0

ASSETS

Market Value \$5,595,296

ACTUARIAL ACCRUED LIABILITY

\$4,401,242

CONTRIBUTIONS

Employee \$46,917
Employer \$120,372

NORMAL RETIREMENT BENEFIT

50% of compensation

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.0%
Salary 5.5%
Mortality Table 1984 UNISEX

RICHMOND HEIGHTS POLICE & FIRE RETIREMENT PLAN**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
53	2	10	11	8

ASSETS

Market Value \$7,205,776

ACTUARIAL ACCRUED LIABILITY

\$11,378,232

CONTRIBUTIONS

Employee \$62,087
Employer \$652,275

NORMAL RETIREMENT BENEFIT

60% of compensation offset by 100% of primary Social Security benefit

COST OF LIVING ADJUSTMENT

AD HOC: Based on increase in base pay of actives

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table UP 1984

RIVERVIEW FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
20	10	0	0	0

ASSETS

Market Value \$1,538,639

ACTUARIAL ACCRUED LIABILITY

\$1,776,047

CONTRIBUTIONS

Employee \$0
Employer \$123,687

NORMAL RETIREMENT BENEFIT

56.25% of compensation

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.0%
Mortality Table 1983 GAMT

ROBERTSON FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
31	10	5	0	0

ASSETS

Market Value \$2,572,906

ACTUARIAL ACCRUED LIABILITY

\$3,288,111

CONTRIBUTIONS

Employee \$0
Employer \$221,495

NORMAL RETIREMENT BENEFIT

1.65% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 6.0%
Mortality Table 1983 GAMT

ROCK COMMUNITY FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
31	0	0	1	0

ASSETS

Market Value \$1,446,397

ACTUARIAL ACCRUED LIABILITY

\$1,265,961

CONTRIBUTIONS

Employee \$0
 Employer \$114,000

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
 Salary 5.5%
 Mortality Table 1983 GAMT

ROCKHILL EMPLOYEES' PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
23	3	6	0	0

ASSETS

Market Value \$909,820

ACTUARIAL ACCRUED LIABILITY

\$1,160,500

CONTRIBUTIONS

Employee \$0
Employer \$0

NORMAL RETIREMENT BENEFIT

30% of compensation at age 60 plus 20% of compensation from age 60 to 62

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table GAM 1970

ST. JOSEPH POLICEMEN'S PENSION FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
105	0	39	10	22

ASSETS

Market Value \$9,025,174

ACTUARIAL ACCRUED LIABILITY

\$18,984,749

CONTRIBUTIONS

Employee	\$122,154
Employer	\$857,712

NORMAL RETIREMENT BENEFIT

40% of compensation for the first 20 years of service, plus 2% for the next 15 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	Percent of CPI
4%	50%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7.0%
Salary	5.5%
Mortality Table	1971 GAMT

ST. LOUIS COUNTY EMPLOYEES RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
3,696	568	1,091	17	62

ASSETS

Market Value \$150,364,014

ACTUARIAL ACCRUED LIABILITY

\$163,527,287

CONTRIBUTIONS

Employee \$0
Employer \$7,018,441

NORMAL RETIREMENT BENEFIT

1.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

AD HOC: Post retirement adjustment

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.5%
Salary 6.5%
Mortality Table 1984 UNISEX

ST. LOUIS COUNTY LIBRARY DISTRICT EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
300	26	175	0	7

ASSETS

Market Value \$14,728,263

ACTUARIAL ACCRUED LIABILITY

\$14,170,471

CONTRIBUTIONS

Employee	\$0
Employer	\$418,135

NORMAL RETIREMENT BENEFIT

1.6% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	6.0%
Mortality Table	1983 GAMT

EMPLOYEES RETIREMENT SYSTEM OF THE CITY OF ST. LOUIS

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
5,844	1,591	3,502	229	462

ASSETS

Market Value \$367,800,000

ACTUARIAL ACCRUED LIABILITY

\$344,306,400

CONTRIBUTIONS

Employee	\$14,992
Employer	\$353,963

NORMAL RETIREMENT BENEFIT

1.25% of compensation below \$25,920 (per year) and 2% above it multiplied by the years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	'CAP' Total Maximum	Percent of CPI
1%	5%	25%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.75%
Salary	5.80%
Mortality Table	1983 GAMT

FIREMEN'S RETIREMENT SYSTEM OF ST. LOUIS

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
593	110	409	381	270

ASSETS

Market Value \$304,023,467

ACTUARIAL ACCRUED LIABILITY

\$355,060,307

CONTRIBUTIONS

Employee	\$1,690,942
Employer	\$10,709,220

NORMAL RETIREMENT BENEFIT

40% of compensation for the first 20 years of service, plus 2% for the next 5 years of service, plus 4% for each year over 25 years maximum 30 years

COST OF LIVING ADJUSTMENT

Annual Amount		'CAP'
Minimum	Maximum	Total Maximum
1.25%	5%	25%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8.12%
Salary	5.00%
Mortality Table	1983 GAMT

POLICE RETIREMENT SYSTEM OF ST. LOUIS

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
1,586	0	1,094	131	520

ASSETS

Market Value \$517,371,364

ACTUARIAL ACCRUED LIABILITY

\$492,070,862

CONTRIBUTIONS

Employee \$3,905,324
Employer \$0

NORMAL RETIREMENT BENEFIT

50% of compensation for the first 25 years of service, plus 4% for the next 5 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum	'CAP' Total Maximum
3%	25%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 8.25%
Salary 5.00%
Mortality Table 1983 GAMT

PUBLIC SCHOOL RETIREMENT SYSTEM OF THE CITY OF ST. LOUIS

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
5,808	405	2,658	270	237

ASSETS

Market Value \$613,633,488

ACTUARIAL ACCRUED LIABILITY

\$630,659,219

CONTRIBUTIONS

Employee	\$7,975,703
Employer	\$15,032,856

NORMAL RETIREMENT BENEFIT

1.25% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

AD HOC: When authorized by the Board of Trustees and the Legislature

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	6.5%
Salary	6.0%
Mortality Table	1983 GAMT

METRO ST. LOUIS SEWER DISTRICT EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
906	121	297	0	66

ASSETS

Market Value \$74,170,127

ACTUARIAL ACCRUED LIABILITY

\$67,513,919

CONTRIBUTIONS

Employee \$0
Employer \$2,147,630

NORMAL RETIREMENT BENEFIT

1.75% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount	'CAP'
Minimum	Total Maximum
3%	30%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 5.5%
Mortality Table 1983 GAMT

SEDALIA FIREMEN'S RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
41	0	11	7	7

ASSETS

Market Value \$2,877,351

ACTUARIAL ACCRUED LIABILITY

\$3,983,623

CONTRIBUTIONS

Employee \$0
Employer \$192,591

NORMAL RETIREMENT BENEFIT

50% of established base pay at 22 years of service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 8%
Salary 3%
Mortality Table UP 1984

SEDALIA POLICE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
41	1	9	1	4

ASSETS

Market Value \$2,560,652

ACTUARIAL ACCRUED LIABILITY

\$3,055,580

CONTRIBUTIONS

Employee \$0
Employer \$123,110

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service minimum pension \$885 per month

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 2%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.0%
Salary 4.5%
Mortality Table UP 1984

SHERIFF'S RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
114	19	54	0	14

ASSETS

Market Value \$14,054,715

ACTUARIAL ACCRUED LIABILITY

\$14,761,865

CONTRIBUTIONS

Employee \$0
Employer \$988,365

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

'CAP' Total Maximum	Percent of CPI
50%	100%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8%
Salary 4%
Mortality Table 1971 GAM

SPRINGFIELD POLICE & FIRE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
440	1	159	70	48

ASSETS

Market Value \$87,948,101

ACTUARIAL ACCRUED LIABILITY

\$111,261,338

CONTRIBUTIONS

Employee	\$1,242,185
Employer	\$1,998,834

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 3%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	8.5%
Salary	5.0%
Mortality Table	UP 1984

TOWN & COUNTRY MUNICIPAL EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
48	9	7	0	0

ASSETS

Market Value \$1,781,492

ACTUARIAL ACCRUED LIABILITY

\$1,822,624

CONTRIBUTIONS

Employee	\$37,113
Employer	\$93,200

NORMAL RETIREMENT BENEFIT

1.25% of compensation x years of service to 1/1/96 + 1.5% of compensation x years of service after 1/1/96

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	6.0%
Mortality Table	1983 GAMT

UNIVERSITY CITY NON-UNIFORMED RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
148	1	51	3	4

ASSETS

Market Value \$9,733,318

ACTUARIAL ACCRUED LIABILITY

\$7,433,614

CONTRIBUTIONS

Employee \$106,276
Employer \$3,475

NORMAL RETIREMENT BENEFIT

1.1% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 5%
Mortality Table 1983 GAMT

UNIVERSITY CITY POLICE & FIRE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
122	0	48	8	19

ASSETS

Market Value \$30,826,073

ACTUARIAL ACCRUED LIABILITY

\$21,629,947

CONTRIBUTIONS

Employee \$204,282
Employer \$59,526

NORMAL RETIREMENT BENEFIT

25 and over years of service -- 65% plus 1% for each year up to a maximum of 70%
20-25 years of service -- 40% plus 4% for each year over age 50 up to a maximum of 60%
Less than 20 years of service -- 2.75% for each year of service multiplied by base salary

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 5%
Mortality Table 1983 GAMT

UNIVERSITY OF MO RETIREMENT, DISABILITY & DEATH BENEFIT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
13,700	1,361	3,396	287	852

ASSETS

Market Value \$1,120,889,000

ACTUARIAL ACCRUED LIABILITY

\$1,011,821,242

CONTRIBUTIONS

Employee \$0
Employer \$28,819,000

NORMAL RETIREMENT BENEFIT

2.133% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

AD HOC: Periodic determined by Board of Trustees

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 8.0%
Salary 5.5%
Mortality Table 1983 GAMT

WEBSTER GROVES NON-UNIFORMED EMPLOYEES RETIREMENT SYSTEM

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
77	0	29	1	1

ASSETS

Market Value \$2,548,423

ACTUARIAL ACCRUED LIABILITY

\$2,222,021

CONTRIBUTIONS

Employee	\$72,336
Employer	\$52,645

NORMAL RETIREMENT BENEFIT

1.35% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 2%

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.5%
Mortality Table	1971 GAMT

WEBSTER GROVES POLICE & FIRE RETIREMENT FUND

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
77	2	14	6	9

ASSETS

Market Value \$14,203,512

ACTUARIAL ACCRUED LIABILITY

\$12,276,919

CONTRIBUTIONS

Employee	\$104,410
Employer	\$400,710

NORMAL RETIREMENT BENEFIT

2% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

Annual Amount Maximum 2.5%

SOCIAL SECURITY COVERAGE

No

ACTUARIAL ASSUMPTIONS

Interest Rate	7.5%
Salary	5.5%
Mortality Table	1971 GAMT

WEST COUNTY EMS & FIRE PROTECTION DISTRICT**MEMBERSHIP**

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
55	0	4	0	2

ASSETS

Market Value \$7,829,904

ACTUARIAL ACCRUED LIABILITY

\$7,983,473

CONTRIBUTIONS

Employee \$0
Employer \$411,300

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7.5%
Salary 6.0%
Mortality Table 1951 GAMT

THE PENSION SYSTEM OF WEST OVERLAND FPD OF ST. LOUIS COUNTY

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
17	1	4	0	0

ASSETS

Market Value \$3,517,608

ACTUARIAL ACCRUED LIABILITY

\$3,517,608

CONTRIBUTIONS

Employee \$0
Employer \$310,109

NORMAL RETIREMENT BENEFIT

2.5% of compensation times years of credited service

COST OF LIVING ADJUSTMENT

No COLA

SOCIAL SECURITY COVERAGE

Yes

ACTUARIAL ASSUMPTIONS

Interest Rate 7%
Salary 5%
Mortality Table 1971 GAMT

DEFINED CONTRIBUTION PLANS

The following plans are defined contribution plans. Benefits are based solely on the amount of contributions made and interest income earned. Therefore, there is no benefit formula or liability given.

CITY OF BALLWIN POLICE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
35	0	0	0	0

ASSETS

Market Value \$1,772,727

CONTRIBUTIONS

Employee \$0
 Employer \$97,745

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	0	
Early Retirement	55	0	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

BATES COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
110	14	1	0	0

ASSETS

Market Value \$1,926,590

CONTRIBUTIONS

Employee \$0
 Employer \$237,350

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	62	2	
Early Retirement	55	15	
Disability	0	0	

SOCIAL SECURITY COVERAGE

Yes

BOONE COUNTY EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
334	0	46	0	0

ASSETS

Market Value \$725,172

CONTRIBUTIONS

Employee \$0
 Employer \$2,000

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	0	4	
Early Retirement	0	4	
Disability	0	1	

SOCIAL SECURITY COVERAGE

Yes

CITY OF CHESTERFIELD RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
129	9	0	0	0

ASSETS

Market Value \$1,297,886

CONTRIBUTIONS

Employee \$0
 Employer \$235,517

TYPE OF BENEFIT

	Eligibility Requirements	
	Age	Service
Normal Retirement	60	0
Early Retirement	55	7
Disability	0	0

SOCIAL SECURITY COVERAGE

Yes

COMMUNITY FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
53	0	0	0	0

ASSETS

Market Value \$3,535,934

CONTRIBUTIONS

Employee \$0
 Employer \$157,895

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	20	
Early Retirement	55	5	
Disability	0	0	

SOCIAL SECURITY COVERAGE

Yes

COOPER COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
100	2	2	2	0

ASSETS

Market Value \$1,203,150

CONTRIBUTIONS

Employee \$0
 Employer \$88,519

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	7	
Early Retirement	65	7	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

CREVE COEUR FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
60	0	0	0	0

ASSETS

Market Value\$6,951,155

CONTRIBUTIONS

Employee \$113,004
 Employer \$568,736

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	55	20	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

PUBLIC WATER SUPPLY DISTRICT 2 JACKSON COUNTY

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
9	0	0	0	0

ASSETS

Market Value \$396,150

CONTRIBUTIONS

Employee \$30,151
Employer \$17,447

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	0	
Early Retirement	55	3	
Disability	0	0	

SOCIAL SECURITY COVERAGE

Yes

CONSOLIDATED WATER DISTRICT C-1 OF JEFFERSON COUNTY

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
18	0	0	0	0

ASSETS

Market Value \$464,173

CONTRIBUTIONS

Employee \$0
Employer \$50,104

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	2	
Early Retirement	62	2	
Disability	0	0	

SOCIAL SECURITY COVERAGE

Yes

PUBLIC WATER SUPPLY DISTRICT 3 OF JEFFERSON COUNTY

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
8	0	2	0	0

ASSETS

Market Value \$179,530

CONTRIBUTIONS

Employee \$0
Employer \$9,600

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65		0
Early Retirement	55		0
Disability	0		0

SOCIAL SECURITY COVERAGE

Yes

KIRKWOOD CIVILIAN EMPLOYEES PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
159	21	0	0	0

ASSETS

Market Value \$7,385,879

CONTRIBUTIONS

Employee \$0
 Employer \$199,670

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	5	
Early Retirement	0	5	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

KIRKWOOD POLICE & FIRE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
111	0	20	0	0

ASSETS

Market Value\$16,946,964

CONTRIBUTIONS

Employee \$253,813
 Employer \$428,075

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	0	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

No

LIBERTY HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
695	14	11	1	0

ASSETS

Market Value \$15,592,080

CONTRIBUTIONS

Employee \$564,469
 Employer \$1,366,048

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	62	1	
Early Retirement	55	5	
Disability	0	1	

SOCIAL SECURITY COVERAGE

Yes ,

LINCOLN COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
220	0	0	0	0

ASSETS

Market Value \$2,266,317

CONTRIBUTIONS

Employee \$0
Employer \$107,430

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	3	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

CITY OF MARYLAND HEIGHTS PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
123	9	0	0	0

ASSETS

Market Value \$3,051,468

CONTRIBUTIONS

Employee \$4,873
 Employer \$265,984

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	55	20	
Early Retirement	0	0	
Disability	0	0	

SOCIAL SECURITY COVERAGE

Yes

MOLINE FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
16	0	0	0	0

ASSETS

Market Value \$2,035,872

CONTRIBUTIONS

Employee \$0
 Employer \$143,000

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	0	
Early Retirement	0	0	X
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

PATTONVILLE-BRIDGETON FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
55	0	0	0	0

ASSETS

Market Value \$2,840,480

CONTRIBUTIONS

Employee \$0
 Employer \$470,000

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	0	7	
Early Retirement	0	5	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

PHELPS COUNTY REGIONAL MEDICAL CENTER PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
500	0	1	0	0

ASSETS

Market Value \$12,652,583

CONTRIBUTIONS

Employee \$949,624
Employer \$879,966

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	0	
Early Retirement	55	7	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

PIKE COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
89	37	13	0	0

ASSETS

Market Value \$1,015,220

CONTRIBUTIONS

Employee \$19,330
Employer \$80,761

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	0	
Early Retirement	55	0	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

ST. FRANCIS LEVEE DIST MONEY PURCHASE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
4	0	0	0	0

ASSETS

Market Value \$52,629

CONTRIBUTIONS

Employee \$0
 Employer \$8,221

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	59	0	
Early Retirement	59	0	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

ST. PETERS FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
32	0	0	0	0

ASSETS

Market Value \$995,419

CONTRIBUTIONS

Employee \$0
 Employer \$0

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	0	
Early Retirement	55	0	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

SAMARITAN MEMORIAL HOSPITAL PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
90	0	21	0	0

ASSETS

Market Value \$474,641

CONTRIBUTIONS

Employee \$0
 Employer \$35,444

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	65	1	
Early Retirement	55	15	
Disability	55	15	

SOCIAL SECURITY COVERAGE

Yes

SPANISH LAKE FIRE PROTECTION DISTRICT

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
22	0	9	2	0

ASSETS

Market Value \$2,145,434

CONTRIBUTIONS

Employee \$0
 Employer \$121,302

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	60	30	
Early Retirement	55	20	
Disability	0	0	

SOCIAL SECURITY COVERAGE

Yes

VALLEY PARK POLICE PENSION PLAN

MEMBERSHIP

Active	Deferred	Retired (A&S)	Disability	Surviving Beneficiaries
11	0	0	0	0

ASSETS

Market Value \$303,886

CONTRIBUTIONS

Employee \$11,760
 Employer \$18,605

TYPE OF BENEFIT

	Eligibility Requirements		
	Age	Service	None
Normal Retirement	62	0	
Early Retirement	55	10	
Disability	0	0	X

SOCIAL SECURITY COVERAGE

Yes

